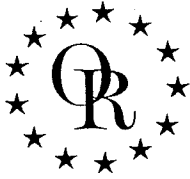


Commitment for Title Insurance



Issued by Old Republic National Title Insurance Company

We (Old Republic National Title Insurance Company) will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

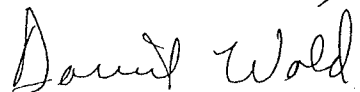
Issued through the Office of:
Lone Star Title Company of El Paso, Inc.
6701 N. Mesa
El Paso, Texas 79912
(915) 545-2222

Authorized Countersignatory

ORT Form T-7
Commitment for Title Insurance
Effective 1-3-2014

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By  *President*

Attest  *Secretary*

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SCHEDULE A

Effective Date: **March 26, 2017,**

GF No. **17100855**

Commitment No. _____, issued **April 3, 2017,**

1. The policy or policies to be issued are:
 - a. OWNER'S POLICY OF TITLE INSURANCE (Form T-1)
(Not applicable for improved one-to-four family residential real estate)
Policy Amount:
PROPOSED INSURED: **TBD**
 - b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE
ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)
Policy Amount:
PROPOSED INSURED:
 - c. LOAN POLICY OF TITLE INSURANCE (Form T-2)
Policy Amount:
PROPOSED INSURED:
Proposed Borrower:
 - d. TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)
Policy Amount:
PROPOSED INSURED:
Proposed Borrower:
 - e. LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)
Binder Amount:
PROPOSED INSURED:
Proposed Borrower:
 - f. OTHER
Policy Amount:
PROPOSED INSURED:
2. The interest in the land covered by this Commitment is: **Fee Simple**
3. Record title to the land on the Effective Date appears to be vested in:
STATE OF TEXAS, TEXAS MILITARY DEPARTMENT (SEE "NOTE REGARDING TITLE" ON SCHEDULE C)
4. Legal description of land:
A parcel of land out of Section 2, Block 81, Township 2, TEXAS & PACIFIC RAILWAY COMPANY SURVEYS, in the City of El Paso, El Paso County, Texas, now known as a parcel of land out of Lot 1, Block 1, CASTNER RANGE SUBDIVISION #1, in the City of El Paso, El Paso County, Texas, according to the plat thereof, filed in Volume 45, Page 30, Plat Records, El Paso County, Texas, which parcel is more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part hereof for all purposes intended.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

Deed Without Warranty
and Release of Covenants

EXHIBIT A

BEING a 9.2 acre tract of land situated in the City of El Paso, El Paso County, Texas, out of the Eli Nations Survey, Abstract Number 3737, the Northwest 718 of Section 2, Block 81, Township 2, Texas and Pacific Railroad Company System of Surveys, and being part of that called 20 acre tract described in a deed from the United States of America to the State of Texas filed 16 October 1972, recorded in Volume 417, Page 001, Deed Records, El Paso County, Texas, and platted as Lot 1, Block 1, Castner Range Subdivision Number One (City of El Paso Plat Reference Number C-232#1) and surveyed by David A. Rolbiecki, RPLS No. 5919 on 4 February 2016 for 19.99 gross acres, and being more particularly described as follows:

Bearing system of this survey is U.S. State Plane 1983, Texas Central Zone 4203 (U.S. Survey Foot), North American Datum of 1983(CONUS), established on 26 January 2016 by post-processed baselines from CORS Station TXWT (NAD 83(2011) epoch 2010.00) to GNSS Station 500//10,696,447.832'N // 402,103.757'E//. Vertical Datum: NAVD 88. GNSS-derived orthometric elevations determined by the GEOID12A (CONUS) gravity model and field verified by GNSS static observation to NGS first order benchmark J-1383 (PID CE0420).

COMMENCING at a 1/2 inch iron rod found in concrete (control monument) //10,695,865.45'N //401,777.23'E// at the intersection of the east Right-of-Way line of said Gateway North Boulevard Frontage Road and the south Right-of-Way line of Hondo Pass Drive;

THENCE North 01°48'27" East (deed call North 01°18'22" West) with the east Right-of-Way line of said Gateway North Boulevard Frontage Road, passing a bent 5/8" iron rod found at 20.0 feet, and passing a bronze monument marked "TXNG" found in concrete (control monument) at 374.70 feet and next to a TXDOT Type-I monument, and continuing for a total distance of 722.73 feet to a 5/8 inch iron rod with aluminum cap stamped "AGDTX-BOUNDARY" set at the POINT OF BEGINNING of this survey //10,696,587.82'N //401,800.03'E//;

THENCE North 01°48'27" East (deed call North 01°18'22" West) continuing with the east Right-of-Way line of said Gateway North Boulevard Frontage Road a distance of 521.85 feet to a 5/8 inch iron rod with aluminum cap stamped "AGDTX-BOUNDARY" set for corner in the south line of Castner Heights Unit Seven, (City of El Paso Plat Reference Number C-231-U-7), from which a concrete nail found on top of a rock wall at the northwest corner of said Castner Heights Unit Seven bears North 01°50'44" East a distance of 765.60 feet;

EXHIBIT "A" (1 of 2)

Deed Without Warranty
and Release of Covenants

THENCE South 88°03'41" East departing the east Right-of-Way line of said Gateway North Boulevard Frontage Road a distance of 699.57 feet (deed call North 88°48'17" East 700.00 feet) to an iron rod with yellow cap marked KECK TX-5833" found for corner, same being the northwest corner of Lot 3, Block 1, of said Castner Range Subdivision Number One, from which a bronze City of El Paso monument found in the centerline of Stahala Drive bears South 88°02'09" East a distance of 887.32 feet;

THENCE South 01°47'42" West (deed call South 01°18'22" East) with the west line of said Lot 3, Block 1, Castner Range Subdivision Number One a distance of 605.79 feet to a 5/8 inch iron rod with aluminum cap stamped "AGDTX-BOUNDARY" set for corner, from which an iron rod with yellow cap marked KECK TX- 5833" found for corner in the south Right-of-Way line of said Hondo Pass Drive, at the southwest corner of Lot 2, Block 1, of said Castner Range Subdivision Number One bears South 01°47'42" West a distance of 638.54 feet;

THENCE North 88°03'41" West a distance of 424.77 feet a 5/8 inch iron rod with aluminum cap stamped "AGDTX-BOUNDARY" set for corner;

THENCE North 01°48'27" East a distance of 83.94 feet to a 5/8 inch iron rod with aluminum cap stamped "AGDTX-BOUNDARY" set for corner in a rock mound;

THENCE North 88°03'41" West a distance of 274.94 feet to the POINT OF BEGINNING and containing 9.2 acres of land.

EXHIBIT "A" (2 of 2)

COMMITMENT FOR TITLE INSURANCE T-7**ISSUED BY*****OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY*****SCHEDULE B****EXCEPTIONS FROM COVERAGE**

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorney's fees, and expenses resulting from:

1. The following restrictive covenants of record itemized below (We must either insert specific recording data or delete this exception):

Item 1, Schedule B is hereby deleted.
2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
3. Homestead or community property or survivorship rights, if any of any spouse of any insured. (Applies to the Owner's Policy only.)
4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,
 - a. to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
 - b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
 - c. to filled-in lands, or artificial islands, or
 - d. to statutory water rights, including riparian rights, or
 - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.
 (Applies to the Owner's Policy only.)
5. Standby fees, taxes and assessments by any taxing authority for the year **2017**, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short Form Residential Loan Policy of Title Insurance (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year _____ and subsequent years.")
6. The terms and conditions of the documents creating your interest in the land.
7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Loan Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence is furnished to us before a binder is issued.)
8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Loan Policy (T-2) only.)

9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Loan Policy of Title Insurance (T-2R) only.) Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Loan Policy of Title Insurance (T-2R).
10. The following matters and all terms of the documents creating or offering evidence of the matters (We must insert matters or delete this exception.):
- a. **Utility easements and prescriptive rights visible and apparent on the ground.**
 - b. **Rights of parties in possession. (Owner Title Policy Only)**
 - c. **Claims by the Tigua Indian Tribe of the Ysleta del Sur Pueblo, as evidenced by that certain Affidavit concerning filing of Notice of Claim to the Ysleta Grant and Aboriginal Title Areas, executed by Julian Granillo, Governor of the Ysleta del Sur Pueblo Indian Tribe, also known as the Tigua Indian Community, dated April 12, 1993, filed on April 16, 1993 in Volume 2553, Page 1958, of the Real Property Records, El Paso County, Texas. Company insures the Insured against loss, if any sustained by the Insured under the terms of this Policy by reason of a final, non-appealable judgment of a court of competent jurisdiction that divests the Insured of its interest as Insured because of this right, claim or interest. Company agrees to provide defense to the Insured in accordance with the terms of this Policy if suit is brought against the Insured to divest the Insured of its interest as Insured because of this right, claim or interest.**
 - d. **Any and all unrecorded agreements, contracts, and leases, and rights of parties therein.**
 - e. **Mineral reservations and/or mineral interests as set out in Volume 25, Page 427, Real Property (Patent) Records, El Paso County, Texas.**
 - f. **Easement to El Paso Electric Company and Mountain States Telephone and Telegraph Company recorded in Volume 527, Page 1099; and in Volume 4032, Page 1569, Real Property Records, El Paso County, Texas, with Mountain States Telephone and Telegraph Company's interest therein granted, sold and quit claimed to Southwestern Bell Telephone Company recorded in Volume 1231, Page 646, Real Property Records, El Paso County, Texas.**
 - g. **Terms, conditions, provisions and covenants set out in that certain Deed from the UNITED STATES OF AMERICA, filed in Volume 417, Page 1, Real Property Records, El Paso County, Texas, to the STATE OF TEXAS, pertaining to the former use of this land by the Military for training purposes which included the firing of artillery shells and other military devices.**
 - h. **Terms, conditions, provisions, and stipulations set out in that certain "Deed Without Warranty and Release of Covenants", filed on March 14, 2017, under Clerk's File No. 20170018339, Real Property Records, El Paso County, Texas, from the UNITED STATES OF AMERICA to the STATE OF TEXAS, TEXAS MILITARY DEPARTMENT, including, but not limited to, those matters relating to the distribution of proceeds from the sale of this land.**
 - i. **Drainage ditch encroaching over and onto the westerly portion of the insured premises, as shown on survey, performed from January 26, 2016 to February 4, 2016, prepared by DAVID A. ROLBIECKI, Texas R.P.L.S. No. 5919, for the STATE OF TEXAS, TEXAS MILITARY DEPARTMENT.**
 - j. **Abandoned loading dock located in the southeasterly portion of the insured premises, as shown on survey, performed from January 26, 2016 to February 4, 2016, prepared by DAVID A. ROLBIECKI, Texas R.P.L.S. No. 5919, for the STATE OF TEXAS, TEXAS MILITARY DEPARTMENT.**
 - k. **Gate along the easterly property line of the insured premises, as shown on survey, performed from January**

26, 2016 to February 4, 2016, prepared by DAVID A. ROLBIECKI, Texas R.P.L.S. No. 5919, for the STATE OF TEXAS, TEXAS MILITARY DEPARTMENT.

- i. All leases, grants, exceptions or reservations of coal, lignite, oil, gas and other minerals, together with all rights, privileges, and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not. There may be leases, grants, exceptions or reservations of mineral interest that are not listed.

COMMITMENT FOR TITLE INSURANCE T-7

ISSUED BY

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

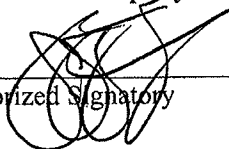
SCHEDULE C

Your Policy will not cover loss, costs, attorneys' fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

1. Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
2. Satisfactory evidence must be provided that:
 - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
 - b. all standby fees, taxes, assessments and charges against the property have been paid,
 - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
 - d. there is legal right of access to and from the land,
 - e. (on a Loan Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
3. You must pay the seller or borrower the agreed amount for your property or interest.
4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
5. Upon receipt of a survey acceptable to Company and upon payment of all the expenses in connection with the survey and the applicable premium, if any, Item 2 of Schedule B may be deleted except for "shortages in area," subject to any additional exceptions revealed by the survey.
6. **NOTE:** Please be advised if a partnership, joint venture, trust, or a corporation is involved in this transaction, either as a seller, purchaser or borrower, we will require for our review prior to closing, copies of the partnership agreement, joint venture agreement, trust agreement, or corporate resolution authorizing the transaction, and evidence that the corporation is in good standing to authorize the insured transaction.
7. **NOTE:** Please be advised that a name search of the buyer (s) was not conducted, since buyer is yet to be determined.

8. Good funds in an amount equal to all disbursements must be received and deposited before any disbursement may be made. Good funds include cash or wire transfers, cashier's checks, certified checks, and teller's checks. Please be advised that we reserve the right to determine on a case-by-case basis what form of good funds is acceptable. Unless we agree in writing to accept a different form of good funds, we may require a wire transfer.
9. **NOTE REGARDING TITLE:** Please be advised that the first vesting deed from the UNITED STATES OF AMERICA, filed in Volume 417, Page 1, Real Property Records, El Paso County, Texas, cited the Grantee as "STATE OF TEXAS". However, the second vesting deed (which also released covenants cited in the first deed), filed on March 14, 2017, under Clerk's File No. 20170018339, Real Property Records, El Paso County, Texas, cites the Grantee therein as "STATE OF TEXAS, TEXAS MILITARY DEPARTMENT". The deed in the proposed, pending transaction must be executed by the proper party in accordance with current State regulations and/or requirements pertaining thereto.

Countersigned
Lone Star Title Company of El Paso

By  _____
Authorized Signatory

**COMMITMENT FOR TITLE INSURANCE T-7
SCHEDULE D**

GF No. **17100855**

Effective Date: **March 26, 2017,**

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the writing of Title Insurance in the State of Texas, the following disclosures are made:

1. The following individuals are directors and/or officers, as indicated, of the Title Insurance Company issuing this Commitment

DIRECTORS OF OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

HARRINGTON BISCHOF	JOHN M. DIXON	STEVE R. WALKER
JAMES HELLAUER	ARNOLD L. STEINER	A. C. ZUCARO
DENNIS P. VAN MIEGHEM	JAMES A. KELLOG	FREDERICKA TAUBITZ
RANDE K. YEAGER	CHARLES F. TITTERTON	LEO E. KNIGHT, JR.

OFFICERS OF OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

MARK BILBREY, President	RANDE K. YEAGER, Chairman and CEO
STEPHEN C. WILSON, Executive Vice President, Vice Chairman Secretary	MARK M. BUDZINSKI, Executive Vice President,
DANIEL M. WOLD, Sr. Vice President, Secretary, General Counsel	PATRICK A. CONNOR, Executive Vice President
GARY J. HORN, Executive Vice President	MARK TARPEY, Vice President, Treasurer
R. WAYNE SHUPE, Executive Vice President	ROBERT J. CHAPMAN, Executive Vice President
CHERYL JONES, Executive Vice President	CHARLES KOVALESKI, Executive Vice
President	
JOHN A. MAGNESS, Executive Vice President	

Shareholders owning, controlling or holding, either personally or beneficially, 10% or more of the shares of Old Republic National Title Insurance Company as of the last day of the year preceding the date herein above set forth are as follows: Old Republic National Title Insurance Company - 100%, a wholly owned subsidiary of Old Republic Title Insurance Group, Inc., a wholly owned subsidiary of Old Republic International Corporation.

2. The following disclosures are made by the Title Insurance Agent Issuing this Commitment: Lone Star Title Company of El Paso, Inc.

Shareholders, owners, partners or other persons having or controlling 1% or more of the Title Insurance Agent are as follows:

John C. Martin

Shareholders, owners, partners or other person having, owning or controlling 10% or more of an entity that has, owns or controls 1% or more of Title Insurance Agent are as follows:

John C. Martin

If Title Insurance Agent is a Corporation, the following is a list of the members of the Board of Directors:

John C. Martin

If Title Insurance Agent is a Corporation, the following is a list of its officers:

John C. Martin, President and Secretary
Victoria L. Brewer, Executive Vice President
Timothy L. Wieland, Vice President
James Tirey Smith, Vice President
Thelma T. Padilla, Vice President

Don Hughes, Senior Vice President
John C. Claremont, Vice President
Evelyn Sims, Vice President
Andres M. Quintana, Chief Financial Officer

3. You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving a portion of the premium from the settlement of this transaction will be disclosed on the closing or settlement statement.

You are further advised that the estimated title premium* is:

Owner's Policy	_____
Loan Policy	_____
Endorsement Charges	_____
Other	_____
Total	_____

Of this total amount: 15% will be paid to the policy issuing Title Insurance Company; 85% will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

<u>Amount</u>	<u>To Whom</u>	<u>For Services</u>
---------------	----------------	---------------------

" *The estimated premium is based upon information furnished to us as of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance."

TEXAS TITLE INSURANCE INFORMATION

Title insurance insures you against loss resulting from certain risks to your title.

The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.

El seguro de título le asegura en relación a pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad.

El Compromiso para Seguro de Título es la promesa de la compañía aseguradora de títulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transacción.

Your Commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

MINERALS AND MINERAL RIGHTS may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

EXCEPTIONS are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.

EXCLUSIONS are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.

CONDITIONS are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-888-678-1700 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the policy. Some of the changes to consider are:

- Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.

- Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

CONDITIONS AND STIPULATIONS

1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment, that is not shown in Schedule B, you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements, or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this Commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.

DELETION OF ARBITRATION PROVISION
(Not applicable to the Texas Residential Owner's Policy)

ARBITRATION is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Insurance Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2,000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.

The arbitration provision in the Policy is as follows:

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

SIGNATURE _____

DATE _____

PRIVACY NOTICE – LONE STAR TITLE COMPANY OF EL PASO, INC.

WHAT DOES LONE STAR TITLE COMPANY OF EL PASO, INC. DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Lone Star Title Company of El Paso, Inc., pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Lone Star Title Company of El Paso, Inc., need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies.	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you. Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate.

Sharing practices

How often does Lone Star Title Company of El Paso, Inc. notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How does Lone Star Title Company of El Paso, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How does Lone Star Title Company of El Paso, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● request insurance-related services ● provide such information to us <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact Us

If you have any questions about this privacy notice, please contact us at: Lone Star Title Company of El Paso, Inc., Privacy Officer, 6701 N Mesa, El Paso, TX 79912



Old Republic National Title Insurance Company
Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **Old Republic National Title Insurance Company**.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information.

